

CLOVER COMMUNITY BANKSHARES, INC.

	CPP Disbursement Date 03/27/2009	RSSD (Holding Company) 2684338	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$144	\$133	-8.0%		
Loans	\$101	\$86	-14.8%		
Construction & development	\$11	\$6	-47.4%		
Closed-end 1-4 family residential	\$25	\$22	-9.0%		
Home equity	\$13	\$11	-15.3%		
Credit card	\$0	\$0	4.6%		
Other consumer	\$3	\$2	-29.6%		
Commercial & Industrial	\$19	\$14	-23.2%		
Commercial real estate	\$30	\$30	-1.1%		
Unused commitments	\$11	\$8	-23.1%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$8	\$10	28.6%		
Asset-backed securities	\$0	\$0			
Other securities	\$8	\$14	65.7%		
Cash & balances due	\$16	\$15	-7.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$133	\$124	-7.2%		
Deposits	\$125	\$123	-1.2%		
Total other borrowings	\$8	\$0	-100.0%		
FHLB advances	\$8	\$0	-100.0%		
Equity					
Equity capital at quarter end	\$11	\$9	-18.2%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$2	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	7.4%	6.4%	--		
Tier 1 risk based capital ratio	10.0%	10.0%	--		
Total risk based capital ratio	11.2%	11.3%	--		
Return on equity ¹	-44.3%	-53.0%	--		
Return on assets ¹	-3.6%	-3.8%	--		
Net interest margin ¹	4.2%	3.8%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	304.6%	67.7%	--		
Loss provision to net charge-offs (qtr)	182.2%	101.0%	--		
Net charge-offs to average loans and leases ¹	4.4%	8.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	0.0%	9.5%	5.3%	6.0%	--
Closed-end 1-4 family residential	1.3%	6.5%	0.0%	2.0%	--
Home equity	0.2%	4.5%	0.0%	5.4%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.0%	0.0%	0.1%	0.1%	--
Commercial & Industrial	2.6%	15.2%	3.0%	2.2%	--
Commercial real estate	0.0%	1.9%	0.0%	0.1%	--
Total loans	0.8%	6.1%	1.1%	2.0%	--